

Exhibit 2

GOLDCO[®]

CLIENT AGREEMENT

Client Name:	Barbara S. Clackum	Phone 1:	[REDACTED]
Street Address:	720 Dogwood Trl	Phone 2:	
City, State, Zip:	Gadsden, AL 35901	Email:	[REDACTED]

1. Scope of Agreement. This Agreement governs all transactions between Customer and GOLDCO and its affiliates (collectively, GOLDCO) now or in the future, and supersedes any or all written information or materials that Customer may have received in connection with any transaction. No agent, employee, or representative of GOLDCO has authority to bind GOLDCO to any affirmation, representation, or warranty concerning any purchase from GOLDCO, or concerning information provided electronically to Customer, except as provided in this Agreement.

2. Delivery of Purchased Item(s). Following receipt and confirmation of good funds in full payment of the purchase price, GOLDCO will make a reasonable effort to cause Customer's order to be shipped within five to fourteen (5-14) business days after receipt of good funds. The order, however, may not be shipped for up to forty-five (45) business days after receipt of good funds due to market fluctuations, product availability or other reasons. Customer acknowledges that personal checks may take a minimum of twelve (12) days to clear GOLDCO's bank account. If your purchase is for a deferred portfolio such as an IRA or a 401K, delivery to the trustee will be as provided in the relevant account documents.

3. Items Lost or Stolen in Transit. If GOLDCO determines that any item(s) purchased by Customer has been lost or stolen while in transit to Customer by common carrier without fault or involvement of Customer, GOLDCO will, in its sole discretion, either refund to Customer the purchase price for such lost item(s) or replace such item(s). Customer agrees this is Customer's sole and exclusive remedy for any loss resulting from items lost or stolen in transit.

4. Customer's Independence; No Future Predictions. Customer acknowledges any decision to purchase coins and/or other precious metals, and which coins/precious metals to purchase, is ultimately solely Customer's decision. Customer acknowledges and agrees no fiduciary relationship exists between GOLDCO and Customer. GOLDCO makes no predictions concerning market trends and does not guarantee Customer will ever be able to sell coins/precious metals for a profit, or at the same price as purchased, or at any particular price or at all. GOLDCO recommends planning to hold coins/precious metals for a period that averages at least three (3) to five (5) years or more in order to possibly overcome fees and commissions applicable to each purchase, but even this period may not be sufficient. Future price(s) cannot be predicted with any level of assurance.

5. ARBITRATION OF DISPUTES.

a) **LIMITATIONS PERIOD.** ANY DISPUTE, CLAIM, OR CONTROVERSY ARISING OUT OF OR RELATING TO CUSTOMER'S RELATIONSHIP WITH GOLDCO, INCLUDING BUT NOT LIMITED TO THIS AGREEMENT OR CLAIMED BREACH, TERMINATION, ENFORCEMENT, INTERPRETATION OR VALIDITY, OR ANY OTHER DISPUTE, CLAIM OR CONTROVERSY ARISING OUT OF ANY INTERACTION BETWEEN GOLDCO AND CUSTOMER, SHALL BE BROUGHT WITHIN ONE YEAR OF THE EVENT OR TRANSACTION GIVING RISE TO THE DISPUTE, CLAIM OR CONTROVERSY. THE EXCLUSIVE VENUE FOR RESOLUTION OF SUCH DISPUTE, CLAIM, OR CONTROVERSY SHALL BE ARBITRATION IN LOS ANGELES, CALIFORNIA, BEFORE ONE ARBITRATOR, AND ADMINISTERED BY JAMS, PURSUANT TO ITS COMPREHENSIVE ARBITRATION RULES AND PROCEDURES IF THE AMOUNT IN CONTROVERSY IS MORE THAN \$250,000, OR ITS STREAMLINED ARBITRATION RULES AND PROCEDURES IF THE AMOUNT IN CONTROVERSY IS LESS THAN OR EQUAL TO \$250,000. THE ARBITRATOR SHALL HAVE SOLE JURISDICTION OF MATTERS RELATING TO THE SCOPE OR APPLICABILITY OF THIS AGREEMENT TO ARBITRATE. A CLAIM MUST BE BROUGHT IN CUSTOMER'S INDIVIDUAL CAPACITY AND NOT AS A PLAINTIFF OR CLASS MEMBER IN ANY PURPORTED CLASS OR REPRESENTATIVE PROCEEDING. THE ARBITRATOR SHALL NOT CONSOLIDATE ONE PERSON'S CLAIM WITH ANY OTHER PERSON'S CLAIM AND SHALL NOT PERMIT ANY FORM OF REPRESENTATIVE OR CLASS PROCEEDING. JUDGMENT ON THE AWARD MAY BE ENTERED IN ANY COURT HAVING JURISDICTION.

b) **Confidentiality.** All arbitration proceedings, including but not limited to testimony, documents or evidence produced, and the outcome of the arbitration, shall be kept strictly confidential. Any breach of this confidentiality obligation shall entitle the non-breaching party to injunctive relief and/or compensatory damages from any court having jurisdiction or the arbitrator.

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c) **Authority of Arbitrators.** The arbitrator shall have authority to award or establish compensatory damages, equitable relief, liquidated damages, pre-award interest, and attorney's fees and costs.

d) **Enforcing Arbitration.** In the event a party fails to proceed with arbitration, unsuccessfully challenges the arbitrator's award, or fails to comply with the arbitrator's award, the other party shall be entitled to an award of any costs, including attorney's fees incurred, in order to compel arbitration or defend or enforce an award.

6. **Governing Law.** The internal laws of the State of California shall govern the interpretation and construction of this Agreement, any and all transactions, and any and all disputes between GOLDCO and Customer, without regard for California's rules of conflicts of law.

7. **EXCLUSION OF CERTAIN CATEGORIES OF DAMAGES.** IN NO EVENT SHALL ANY PARTY OR GOLDCO'S SUBSIDIARIES, AFFILIATES, OFFICERS OR EMPLOYEES BE LIABLE FOR ANY FORM OF DIRECT, INDIRECT, SPECIAL, INCIDENTAL, PUNITIVE OR CONSEQUENTIAL DAMAGES OF ANY KIND WHATSOEVER, INCLUDING BUT NOT LIMITED TO DAMAGES COMPRISING OR RESULTING FROM LOSS OF PROFITS, WAGES OR BUSINESS, NOR FOR DAMAGES OR OTHER RELIEF FOR CLAIMED EMOTIONAL DISTRESS, ILLNESS, SICKNESS OR DISEASE, EVEN IF ADVISED OF THE POSSIBILITY OF SUCH DAMAGES, EXCEPT AS PROVIDED IN SECTION 11. Some states do not allow the exclusion or limitation of incidental or consequential damages, so the above limitation or exclusion may not apply to you.

8. **Risk Disclosure; Volatility of Market.** The success of any precious metals purchase depends, in part, on extrinsic economic forces including but not limited to supply, demand, international monetary conditions, inflation, political and other events and/or expectations regarding these. The impacts of these forces on the values of coins/precious metals cannot be predicted with certainty. Customer acknowledges the coin market can be volatile and coin prices may rise or fall over time, past performance is no indication of future performance, and that rare coins/precious metals are not suitable financial instruments for anyone seeking current income or short term profits or certainty over any period of time.

9. GOLDCO's Pricing.

a) GOLDCO's sale prices include a buy/sell spread. Except as set forth below for bullion or premium coins transferred to an Individual Retirement Account ("IRA"), spreads may fluctuate outside advertised ranges, whether due to market conditions and/or other factors. All quotes are given as an "ask" price. For instance, the price for bullion includes a spread that currently averages between five (5%) and fifteen (15%) percent; the price for premium coins includes a spread that currently averages between seven (7%) and twenty-one (21%) percent. The following is an example of how spreads work. A bullion product or a premium coin that carries an approximate ten percent (10%) spread might be quoted by GOLDCO at \$100, while GOLDCO's cost for the coin ("bid price"), would be \$90.

b) With IRA purchases, the price as contracted in the agreement will remain locked until delivery of the product to your IRA.

c) GOLDCO's prices are set internally based on our analysis of a variety of factors, are not necessarily tied to spot metal prices or prices quoted by any other organization, and are subject to change based on market conditions. GOLDCO's total profit before operating expenses may be more or less than the bid/ask spread based on various factors, including but not limited to: quantity purchased, timing of purchase, favorable or unfavorable purchases, and positive and negative market conditions.

10. **Re-Purchases.** GOLDCO may, at its sole and absolute discretion, be willing to re-purchase coins/precious metals from Customer. GOLDCO has no obligation to do so. In the event GOLDCO does elect to re-purchase coins/precious metals, Customer shall be responsible for all costs associated with shipping the coins/precious metals to GOLDCO for re-purchase. An offer to re-purchase coins/precious metals, made to Customer, shall be non-negotiable, non-assignable, open only for the time period specified by GOLDCO, and shall occur only on GOLDCO's books.

11. **Non-Payment by Customer.** In the event that Customer refuses to accept delivery of the purchased item(s) or fails to make payment when due, GOLDCO, in its sole discretion, may cancel the transaction and resell such item(s) on a wholesale or other basis. If the amount received by GOLDCO upon any such resale is less than the contract price with Customer, GOLDCO shall be entitled to recover the difference between the resale price and Customer's contract price from Customer, together with any incidental damages occasioned by Customer's breach. If the amount received by GOLDCO upon any such resale is in excess of the contract price with Customer, such excess amounts shall inure solely to the benefit of GOLDCO. Customer shall not be entitled to share in such excess amounts.

12. **Precious Metals IRA Accounts.** Customer is solely responsible to consult Customer's legal, financial, accounting and tax advisors regarding use of coins and precious metals in an IRA, Customer's circumstances, applicable law, rules and regulations of the Internal Revenue Service or other agencies and regarding changes in laws, rules and regulations. GOLDCO disclaims any responsibility or obligation with regard to IRA requirements, qualification as an IRA, Customer eligibility, tax impact to Customer or other matters relating to the use of coins and precious metals in an IRA.

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13. IRA LLC Accounts. GOLDCO makes no representation or warranty regarding tax impact or other impact to Customer for coins or precious metals held by an IRA LLC or other form of entity. Customer acknowledges that IRS regulations require that coins or precious metals placed in IRA accounts be stored with a third party trustee such as a banking institution or qualified custodian as defined by IRS Code Sections 408(m)(3)(B) and (n). GOLDCO does not recommend that Customer take personal physical possession of coins/bullion owned by a customer's IRA LLC. GOLDCO's delivery to Customer is not any assurance that such physical possession by Customer is permissible for an IRA. Customer is solely responsible to consult Customer's legal, financial, accounting and tax advisors in connection with taking physical possession of coins/bullion for an IRA LLC. Customer agrees to indemnify, defend and hold GOLDCO and its affiliates harmless from any and all claims, actions, demands, investigations, judgments, taxes, penalties, other liabilities, and other decisions and rulings and their effects, also including attorney's fees and other costs of defense (collectively "Claims") incurred in defending against or as a result of any Claims arising from and/or related to GOLDCO providing or shipping or delivering coins/bullion to Customer's IRA LLC, including, but not limited to Customer taking physical possession of coins/bullion to be held by an IRA LLC and/or placement of coins/bullion in a safety deposit box or other venue whether in Customer's residence, bank or any other facility.

14. Credit Card Purchases. Payment by credit card, if permitted by GOLDCO, will be permitted only for purchase of numismatic and semi-numismatic coins, not bullion. All credit card purchases are final and purchased items may not be returned except pursuant to Section 15.

15. Return Policy.

a) No Refunds Except as to Counterfeit Coin(s). GOLDCO shall not be obliged to accept returns of any coin(s) or bullion for refund other than counterfeit coins returned in their original holders within one year of purchase. In such event, GOLDCO's liability to Customer shall be limited to refund of the purchase price or replacement of the coin(s) in question, at GOLDCO's option. GOLDCO expressly disclaims any further liability to Customer. The exclusions in Section 7 apply in this regard and in regard to all other provisions of this Agreement.

b) Replacement of Numismatic Coin(s). A numismatic coin may be replaced with another numismatic coin of equal or greater value for any reason within fifteen (15) days of receipt of the numismatic coin by Customer, provided the returned numismatic coin has not been removed from its original holder and is returned in the same condition as when it was placed for shipping by GOLDCO to Customer. The type and value of the replacement coin shall be the sole discretion of GOLDCO. Customer is responsible to pay the difference between the original and replacement coin and GOLDCO's processing fee.

c) Bullion. ALL BULLION TRANSACTIONS ARE FINAL UNLESS THE ITEM HAS BEEN PROVEN TO BE NOT GENUINE BY A COMPETENT AUTHORITY.

16. Disclaimer of Express Warranties. Grades and descriptions of rare coins are opinions, not statements of fact or guarantees, and are based on standards and interpretations that can and do change from time to time. GOLDCO uses contemporary grading standards and interpretations to grade coins, or relies on opinions of independent grading services such as the Professional Coin Grading Service, Inc.; Numismatic Guaranty Corporation of America; ANACS; and The U.S. Mint. GOLDCO does not guarantee that coins will achieve the same grades from GOLDCO itself or from any independent grading service in the future.

17. Disclaimer of Implied Warranties. GOLDCO EXPRESSLY DISCLAIMS ANY OTHER WARRANTIES WITH RESPECT TO THE COINS, EXPRESS OR IMPLIED, INCLUDING THE IMPLIED WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE. If your purchase is for personal, family or household purposes, the disclaimer of implied warranties does not apply to you.

18. Application to Future Transactions. Unless otherwise agreed by the parties in writing, any additional transactions between the parties of the kind contemplated by this Agreement shall be subject to the terms and conditions in this Agreement.

19. Customer Warranty. Customer warrants that he/she/it: (1) is of sound mind; (2) is sole owner or trustee of any funds used to make purchases from GOLDCO; (3) has all necessary consents to enter into purchases with GOLDCO; (4) was not pressured to enter into this Agreement or any transaction with GOLDCO or its employees; and (5) was given every opportunity to seek assistance in discussing his/her/ its purchases from GOLDCO.

20. Finality of this Writing. This Agreement is intended by the parties as a final and complete expression of their agreement concerning the matters contained herein, and is also intended as a complete and exclusive statement of the terms of their agreement. This Agreement supersedes any oral or written statement prior to or contemporaneous with this transaction by GOLDCO. Customer shall not rely on any statement by or on behalf of GOLDCO which is inconsistent with this Agreement.

21. Severability. If any provision of this Agreement or any portion of any transaction between Customer and GOLDCO is determined by any court of competent jurisdiction or arbitrator to be invalid, illegal, or unenforceable to any extent, that provision or portion shall, if possible, be construed as though more narrowly drawn, if a narrower construction would avoid such invalidity, illegality, or unenforceability. If that is not possible, such provision shall, to the extent of such invalidity, illegality, or unenforceability, be severed and the remainder of the Agreement or transaction shall be in full force and effect.

Client Signature: Barbara S. Clackum Date: 2-23-18

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Client Name (Print): BARBARA S. CLACKUM